

In re:
Yoan Henriquez
Debtor

Case No. 20-12166-pmm
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 5

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2022:

Recip ID	Recipient Name and Address
db	+ Yoan Henriquez, 1001 Suffolk Drive, Lititz, PA 17543-8270
aty	+ Saxton & Stump, 280 Granite Run Drive, Suite 300, Lancaster, PA 17601-6814
14502361	+ BANK OF AMERICA, N.A., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14519801	+ BMO Harris Bank N.A., C/O JAMES KEVIN HANEY, Wong Fleming, PC, 821 Alexander Road, Suite 200, Princeton, NJ 08540-6352
14498751	BMO Harris Bank NA, P.O. Box 71951, Chicago, IL 60694-1951
14498752	+ BSB Leasing, Inc., 5403 Olympic Drive NW Suite 200, Gig Harbor, WA 98335-1853
14498748	+ Balboa Capital Corpora, 2010 Main St Ste 1100, Irvine, CA 92614-8250
14633241	+ Balboa Capital Corporation, 575 Anton Blvd., 12th Floor, Costa Mesa, Costa Mesa, CA 92626-7685
14498761	+ Doyle & Hoefs LLC, 2043 Springwood Road, York, PA 17403-4836
14498767	Hitachi, P.O. Box 5700, Norwalk, CT 06856-5700
14503429	Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628
14503626	+ Jonestown Bank & Trust Co., C/O PAUL C. BAMETZREIDER, Reilly Wolfson, 1601 Cornwall Road, Lebanon, PA 17042-7460
14498769	+ Jonestown Bank And Tru, Attn: Bankruptcy, Po Box 717, Jonestown, PA 17038-0717
14498770	+ Jordan Wayne Felzer, Esq., American Express Legal, PO Box 1068, Jenkintown, PA 19046-7368
14498771	+ Michelle A. Chiongson, 575 Anton Blvd, 12th Floor, Costa Mesa, CA 92626-7169
14519606	+ Mintaka Financial, LLC, 5403 Olympic Dr. NW Ste. 200, Gig Harbor, WA 98335-1853
14622578	+ Nationstar Mortgage, LLC, C/O Steven K. Eisenberg, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14508127	+ PNC EQUIPMENT FINANCE, LLC, c/o Flamm Walton Heimbach, 794 Penllyn Pike, Suite 100, Blue Bell, PA 19422-1669, ATTN: Robert E. Walton/Thomas P. Steven
14498774	+ PNC Equipment Finance, LLC, 655 Business Center Drive Suite 250, Horsham, PA 19044-3448
14502521	+ Pingora Loan Servicing, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14502886	+ Pingora Loan Servicing, LLC, C/O ANN E. SWARTZ, McCabe, Wesberg & Conway, P.C., 123 South Broad Street, Suite 2080 Philadelphia, PA 19109-1031
14601093	+ Pingora Loan Servicing, LLC., C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14498790	+ Weltman, Weinberg & Reis Co., LPA, 170 S Independence Mall W., Philadelphia, PA 19106-3334
14605795	+ Yoan Henriquez, C/O BARRY A. SOLODKY, Saxton & Stump, LLC, 280 Granite Run Drive, Suite 300 Lancaster, PA 17601-6814

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 23 2022 00:05:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 23 2022 00:05:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14502794	Email/PDF: bncnotices@becket-lee.com	Nov 23 2022 00:14:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14498746	+ Email/PDF: bncnotices@becket-lee.com	Nov 23 2022 00:14:45	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14502273	^ MEBN	Nov 23 2022 00:00:54	BANK OF AMERICA, N.A., C/O KML Law

District/off: 0313-4

User: admin

Page 2 of 5

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 68

			Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14520886	+ Email/Text: BMOTFBKNOTICES@BMO.COM	Nov 23 2022 00:05:00	BMO Harris Bank N.A., PO Box 3040, Cedar Rapids IA 52406-3040
14519685	^ MEBN	Nov 23 2022 00:00:53	BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
14498749	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 23 2022 00:05:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
14498750	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 23 2022 00:05:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420
14501722	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 23 2022 00:05:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14498755	Email/Text: BKelectronicnotices@cenlar.com	Nov 23 2022 00:05:00	Cenlar, Attn: Bankruptcy, PO Box 77404, Ewing, NJ 08628
14498759	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 23 2022 00:05:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14500945	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 23 2022 00:05:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
14498753	+ Email/Text: cms-bk@cms-collect.com	Nov 23 2022 00:05:00	Capital Management Services, LP, 698 1/2 Ogden Street, Buffalo, NY 14206-2317
14498754	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2022 00:14:44	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14509633	+ Email/PDF: ebn_ais@aisinfo.com	Nov 23 2022 00:14:45	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14516670	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2022 00:14:39	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14498756	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2022 00:14:40	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14498757	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2022 00:14:40	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14498760	Email/Text: DT74banko@daimler.com	Nov 23 2022 00:05:00	Daimler Truck Financial, P.O. Box 5260, Carol Stream, IL 60197-5260
14509978	Email/Text: bankruptcy@engsfinance.com	Nov 23 2022 00:05:00	Engs Commercial Finance Co., One Pierce Place, Suite 1100 West, Itasca, IL 60143
14498762	+ Email/Text: bankruptcy@engsfinance.com	Nov 23 2022 00:05:00	ENGs Comerical Finance Co., 1 Pierce Place, Suite 1100 West, Itasca, IL 60143-3149
14498763	Email/Text: dmckittrick@finpac.com	Nov 23 2022 00:05:00	Financial Pacific Leasing, Inc., 3455 S 344th Way, #300, Auburn, WA 98001-9546
14498764	+ Email/Text: bankruptcy@fult.com	Nov 23 2022 00:05:00	Fulton Bank, PO Box 4887, Lancaster, PA 17604-4887
14498766	+ Email/Text: bankruptcy@fult.com	Nov 23 2022 00:05:00	Fulton Bank Leasing Department, P.O. Box 25091, Lehigh Valley, PA 18002-5091
14498768	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 23 2022 00:05:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14502927	Email/Text: M74banko@mercedes-benz.com	Nov 23 2022 00:05:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14611820	Email/Text: nsm_bk_notices@mrcooper.com	Nov 23 2022 00:05:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9741
14620662	+ Email/Text: ecfbnc@aldridgepите.com	Nov 23 2022 00:05:00	Nationstar Mortgage LLC., C/O Todd S. Garan,

District/off: 0313-4

User: admin

Page 3 of 5

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 68

			ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14498772	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2022 00:05:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14498773	Email/Text: pfc.bankruptcy.packages@paccar.com	Nov 23 2022 00:05:00	Paccar Financial, 240 Gibraltard Rd, Ste 200, Horsham, PA 19044-2361
14518629	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2022 00:14:50	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14651498	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2022 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14600797	^ MEBN	Nov 23 2022 00:00:55	Pingora Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14515193	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 23 2022 00:05:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430
14498775	+ Email/Text: ngisupport@radiusgs.com	Nov 23 2022 00:05:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
14498786	+ Email/PDF: gecsedl@recoverycorp.com	Nov 23 2022 00:14:45	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14515607	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 23 2022 00:05:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14618512	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 23 2022 00:05:00	United States Trustee, C/O Dave P. Adams, Office of the United States trustee, 200 Chestnut Street, Suite 502, Philadelphia, Pennsylvania 19106-2908
14498787	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 23 2022 00:14:38	Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
14498788	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 23 2022 00:14:44	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14506489	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 23 2022 00:14:44	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482
14508328	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 23 2022 00:14:50	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14498789	+ Email/Text: BKRMailOps@weltman.com	Nov 23 2022 00:05:00	Weltman, Weinberg & Reis Co., LPA, 3705 Marlane Drive, Grove City, OH 43123-8895

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14498776		Sophia's Truck, LLC
14498777		Sophia's Truck, LLC
14498778		Sophia's Truck, LLC
14498779		Sophia's Truck, LLC
14498780		Sophia's Truck, LLC
14498781		Sophia's Truck, LLC
14498782		Sophia's Truck, LLC
14498783		Sophia's Truck, LLC
14498784		Sophia's Truck, LLC
14498785		Sophia's Truck, LLC

District/off: 0313-4

User: admin

Page 4 of 5

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 68

smg	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
cr	*+	BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
cr	*	Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628
14503793	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14498747	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14498758	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14498765	*+	Fulton Bank, PO Box 4887, Lancaster, PA 17604-4887

TOTAL: 10 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2022 at the address(es) listed below:

Name	Email Address
BARRY A. SOLODKY	on behalf of Debtor Yoan Henriquez BSO@saxtonstump.com msf@saxtonstump.com;pfg@saxtonstump.com
BARRY A. SOLODKY	on behalf of Attorney Saxton & Stump BSO@saxtonstump.com msf@saxtonstump.com;pfg@saxtonstump.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DANIEL P. JONES	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper djones@sterneisenberg.com bkecf@sterneisenberg.com
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
HOLLY SMITH MILLER, ESQ.	on behalf of Trustee HOLLY SMITH MILLER ESQ. hsmiller@gsbblaw.com, chsm11@trustesolutions.net
HOLLY SMITH MILLER, ESQ.	hsmiller@gsbblaw.com chsm11@trustesolutions.net
JAMES KEVIN HANEY	on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com spiotrowski@wongfleming.com,sshalloo@wongfleming.com
KEVIN P. CALLAHAN	on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov
MARISA MYERS COHEN	on behalf of Creditor Pingora Loan Servicing LLC ecfmil@mwc-law.com, mcohen@mwc-law.com
PAUL C. BAMETZREIDER	on behalf of Creditor Jonestown Bank & Trust Co. paulb@reillywolfson.com edonohue@reillywolfson.com
PAULINE FELICE GIBBLE	on behalf of Debtor Yoan Henriquez pfg@saxtonstump.com
STEVEN K. EISENBERG	

District/off: 0313-4

User: admin

Page 5 of 5

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 68

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper seisenberg@sterneisenberg.com bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

Information to identify the case:				
Debtor 1	Yoan Henriquez			Last 4 digits of Social Security number or ITIN <u>3078</u>
	First Name	Middle Name	Last Name	EIN <u> </u> - <u> </u> - <u> </u>
Debtor 2				Last 4 digits of Social Security number or ITIN <u> </u>
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN <u> </u> - <u> </u> - <u> </u>
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>PA</u>				
(State)				
Case number: <u>20-12166</u>				

Order of Discharge

04/20

IT IS ORDERED: A discharge under 11 U.S.C. § 1141(d) is granted to:

Yoan Henriquez [d/ba Yisel Company; dba Sophia's Trucking
[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

November 22, 2022

MM / DD / YYYY

By the court:

Patricia M. Mayer

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge under § 1141(d) in an Individual's Case under Subchapter V of Chapter 11

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtor's damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts that arose before confirmation of the plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 ►

- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of subchapter V discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.